

# DIVERSIFY YOUR PORTFOLIO INTERNATIONALLY AND HAVE PEACE OF MIND



International investment exposure is essential to diversify your portfolio and reduce risk over time. But it is important to have a known, trusted, and global investment and trading partner who can provide you with the expertise and advice you need when navigating unknown markets and new opportunities.

Whether you are an individual, company or trust, you have the certainty that you are dealing with an award-winning and reputable organisation with an international presence.

## How do you access the benefits of international exposure?

There are three ways to get exposure to international markets.

Three ways to get international exposure	The practicalities and process
<ol style="list-style-type: none"><li>Using institutional foreign investment allowances (commonly referred to as 'asset swap' mechanisms) where rand amounts are externalised to buy international assets offshore, but the proceeds must be returned to South Africa in rands.</li></ol>	<p>You don't need to meet any administrative requirements of applying for South African Reserve Bank tax clearance, but you must be willing to receive South African rands when you withdraw your money/disinvest.</p>
<ol style="list-style-type: none"><li>Using your annual foreign capital (R10 million) and travel allowances to permanently externalise rands and invest in international assets in another currency.</li></ol>	<p>Your discretionary offshore allowance of R1 million does not require South African Reserve Bank tax clearance.</p> <p>You can use your offshore allowance of R10 million, for which you will need to get a tax clearance certificate (in respect of foreign investments) from SARS. This certificate must include the SARS logo and specified watermark, and is only valid for a period of 12 months from the date indicated on the certificate.</p>
<ol style="list-style-type: none"><li>Special application to the South African Reserve Bank to obtain permission to permanently externalise additional amounts.</li></ol>	<p>We can provide you with support by putting you in touch with Nedbank resources to help you with this process.</p>

## What about fees?

Unless otherwise noted below, fees are charged in pounds sterling (£).

### Fees for using our international stockbroking platform

Equities	<ol style="list-style-type: none"><li>1 Brokerage fee of 1% of the deal value, subject to a minimum charge of £50 per trade.</li><li>2 There is a charge of £25 for each transaction.</li><li>3 There is an additional platform fee of £30 for non-UK shares.</li></ol>
Platform fee (Credo Global Custody Fee)	0.1% per annum platform fee levied on the market value of the portfolio (including equities, cash and funds), subject to a minimum of £250. These fees are charged biannually in April and November, and are subject to the minimum fee of £125 for each biannual payment (a total of £250 per year).
If using the Nedgroup Private Wealth Stockbrokers (PTY) Ltd asset swap capacity, an asset swap fee applies	0.3% plus VAT per annum, payable in advance, and calculated in rands, on the rand market value of the portfolio as at quarter end. This fee is levied quarterly on your South African account.
Foreign exchange charge	0.5% excluding VAT, per transaction with no minimum charge.

## How do you get started?

Please email your relevant branch (details below) or if you're an online client, our email information is also below. We will send you application forms to complete and then we will open your account. We accept telephonic trade instructions for global investments.

## You can choose to trade on your own, but suggest you get advice

We believe that for most people, it is crucial to get advice about the impact any international investments can have on their portfolio. We have the expertise and experience to provide you with this support.

### Contact one of our regional stockbroking offices

#### Cape Town

Email [stockbrokersCT@nedbankprivatewealth.co.za](mailto:stockbrokersCT@nedbankprivatewealth.co.za)  
Tel +27 (0)21 416 7600

#### Port Elizabeth

Email [stockbrokersPE@nedbankprivatewealth.co.za](mailto:stockbrokersPE@nedbankprivatewealth.co.za)  
Tel +27 (0)41 398 8080

#### Durban

Email [stockbrokersDB@nedbankprivatewealth.co.za](mailto:stockbrokersDB@nedbankprivatewealth.co.za)  
Tel +27 (0)31 536 5353

#### Pietermaritzburg

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Tel +27 (0)11 294 9000

#### Pretoria

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Tel +27 (0)21 436 7000

#### George

Email [stockbrokersGI@nedbankprivatewealth.co.za](mailto:stockbrokersGI@nedbankprivatewealth.co.za)  
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### If you are an online client

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